

Benjamin Cavender

Of Counsel

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Ben focuses his practice on commercial lending, restructuring, and the full range of matters that arise when businesses face financial pressure or operational disruption.

He draws on both legal experience and a strong business background, approaching each problem with an eye toward practical solutions and long-term stability.

Ben advises clients on commercial collections and workouts, bankruptcy matters, secured transactions involving real estate and personal property, note sales, and liability-management strategies. He also drafts and negotiates a wide variety of commercial agreements and is known for explaining complex legal concepts in a way that helps clients make informed decisions.

His perspective is shaped by more than a decade of in-house experience. Before returning to Dorsey, Ben spent 14 years with a national bank association, gaining insight into how organizations assess risk, manage competing priorities, and execute strategic goals. Earlier in his career, he represented lenders and borrowers in commercial lending matters as an associate at Dorsey.

Clients value Ben for his practical perspective, clear communication style, and ability to guide them through challenging situations with confidence.

Select Experience

- Advised on issues relating to secured lending (real and personal property), bankruptcy, liability management transactions, and applicable regulatory requirements (e.g., ECOA, FCRA and Reg. B). *
- Drafted and negotiated commercial lending and workout agreements (e.g., forbearance agreements, loan modifications, real and personal property collateral documents, guaranties, letter of credit reimbursement agreements, etc.). *

Education

- University of Michigan Law School (J.D., 2007)
 - *magna cum laude*
 - Order of the Coif
 - Associate Editor, *University of Michigan Law Review*
- Vanderbilt University, Owen Graduate School of Management (M.B.A., 2003)
 - *Beta Gamma Sigma*
- Vanderbilt University (B.A., Economics, 1994)
 - *cum laude*

Bar Admissions

- Minnesota

- Provided strategic legal guidance on complex commercial loan workouts, restructurings, and enforcement of creditor rights. *
- Advised relationship managers concerning enforcement strategies, remedies under loan documents, and possible bankruptcy implications. *